



# Spotlight

March 2006

American Income Life & National Income Life

Volume 39 • Number 3



## 2006 PR SUMMIT

# “WHAT A ROUND-UP!”



FROM THE DESK OF:  
**Roger Smith**  
President & CEO  
American Income Life

## The PR Summit — What a Round-Up!

This month we are focusing on the *PR Summit* which took place at the end of January. This was a great informational session, and we had plenty of enthusiastic Public Relations Representatives here to make the entire experience more than worth while. This year's theme was "blazing a trail to the future," and that is exactly what we did over these two powerful days.

At American Income and National Income, we pride ourselves on being able to give our Agents, Managers, and PR Representatives the tools they need to achieve all their personal and financial dreams, and all of the participating Representatives had the opportunity to share ideas and strategies on what works best in their territories. This year's *Summit* took that goal and expanded on its scope.

At this year's *Summit*, we set the course we are blazing for 2006 and had the opportunity to expand on the marketing philosophies we are currently using in the markets we already serve. The *Summit* forum also gave us the platform to discuss branching out into new markets as well.

All in all, I feel the *Summit* was a great success because we had more than 130 Representatives present at this year's event. We are already seeing the fruits of our vision and the PR Reps' labor becoming a reality because I get word almost daily that many of our attendees have picked up TGs or mailings from organizations or markets they previously had not worked with or even approached. The PR team has taken the "just think big" philosophy and are proving how "big" they can set their goals. The *Summit* helped provide these Reps with the tools and confidence to go after these new organizations

and markets. In the first two weeks of this month, we have already received more TGs than we normally get in an entire month. The number of schools that are being contacted regarding our *Cbild Safe* program has been phenomenal as well. In the end, we expect the results to just keep getting bigger and better throughout the remainder of the year. We applaud all of the PR Reps for their efforts and results.

You can read more about what took place at this year's *Summit* by turning to Pages 12 and 13.

I just want everyone to know it is more than satisfying to see we are pulling together to make lead flow a priority in Agency operations. The *PR Summit* is really just the tip of the iceberg when it comes to our 2006 PR focus.

There were so many beneficial, shared experiences when it came to lead generation and opportunity. It is hard to believe that a little over a month later, we are already seeing the results. I certainly believe that it was this "coming together" to hear from seasoned veterans as well as key staff which set the tone for our future — it definitely *blazed a trail* and is a great example of big thinking! Given that, I want to thank everyone who participated and donated their time in making this year's *Summit* a huge success.

At American Income and National Income we have a great team, and I feel we have the best of the best on our side. Having said that, I believe our opportunities are wide open for the future. Again, the success of the *PR Summit* and the success we have seen thus far this year is just the tip of the iceberg. I am looking forward to great things in 2006!

Just think big!

### Dates to Remember

**Wednesday, April 26, 2006**

All business and PR credits must be at the Home Office to count for April production.

### Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$923,498.99 in bonuses. For more information on the monthly bonuses, turn to Pages 9 and 16.

### Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at [ailife.com](http://ailife.com) or [nilife.com](http://nilife.com). Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.

## Founder's Club Outstanding Producers

February 2006

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Scott Remmey	Eric Gigione	9	\$47,941		76.2

▲Percentage of Net to Gross

### Congratulations are in Order!

**Michael Dupree**, a GA with the Furer-Whittinghill Agency, achieved \$100,000 of 13-month in force premium.

**Maria Esposito**, an Agent with the Steve Hartman Agency, achieved \$100,000 of 13-month in force premium.

**Zachary Hart**, an MGA with the Surace-Smith Agency, achieved \$200,000 of 13-month in force premium.

**Yevgeniy Kashkin**, a GA with the Gleb Ostrovsky Agency, achieved \$100,000 of 13-month in force premium.

**Carla Miller**, an MGA with the John Akers Agency, achieved \$200,000 of 13-month in force premium.

### Thank You, AIL/NILICO!

We recently received thank you letters from *The International Association of Machinists (IAM)* and *The United Food and Commercial Workers International Union (UFCW)*. IAM wished to thank us for our support for *Guide Dogs of America* and our \$5,000 contribution to the *25th Annual William W. Winpisinger Charity Banquet*. UFCW thanked us for our donation made to the *Wake-Up Wal-Mart Campaign*. You can view these letters online at [www.ailife.com/main/Letters/Letter\\_List](http://www.ailife.com/main/Letters/Letter_List).

### Removal of Maximum Advance Limit

We encourage every Agent to make insurance sales based on the needs of the customer and making sure the customer has sufficient insurance coverage to protect their family. Our premium size per life application has been increasing over the last few years, and we anticipate it to increase even further with the development of different sales packages which would benefit the working families we service. Because of this increasing premium size per application, we are removing the maximum advance or pre-paid commission limit of \$600 per application that we have administered for several years.

Beginning with new business applications with app and issue dates of March 15, 2006, the advance limit will no longer apply. All other advance and production guidelines will remain the same. Please contact the Home Office if you have any questions.

### American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

### Spotlight

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**Web sites**  
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Promoted to 52.5 Percent Supervising Agent

Herbert Adams	Aunjel Fauchoux	Tingadane Koloko	Allan Munro	Christos Stamnas
Scott Barnes	Jan Fisher	Christopher Kurz	Dennis Nesaw	Iryna Sushkova
Daniel Beeson	David Fralick	Pamela Ladd	Wynn Parrack	Brian Utter
Michael Broker	Sara Geiger	Zerlina Lewis	Angela Paton	Andy Walters
Ninca Chang	Giovanni Guerrero	Melissa Losk	Petros Petropoulos	Michael Welsh
Tobi Cummings	Benham Halali	Linda Marshall	Pablo Russo	John Wicks
Maria Diringer	Hamed Hashimi	Nathan Meckey	Todd Sahn	Tammy Young
Steven Edgell	William Kidder	Matthew Moore	Susan Schreiber	

Promoted to 55 Percent Supervising Agent

Constance Branch	Ross Ewen	Nicole Towry
Robert Ehlers	Keith Moore	

Promoted to 57.5 Percent General Agent

James Adumina	Kenji Leonard	Joaquin Santos
Torrence Henry	Philip Parisi	Christopher Schafer
James Herrera	Nilesh Patel	Renee Sturdivant

Promoted to 60 Percent General Agent

Denice Davidson	John Franklin
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Promoted to Master General Agent

Anthony Accurso	Randy Clark	Alexander Marshall	Harjeet Rana	Jonathan Wilson
Rog Beaudro	Travis Finley	Pierre Ogleman	Richard Refano	
Sorana Blackfoot	Brandon Lewis	Kelly Pascal	John West	

Promoted to Regional General Agent

Andrew Bishop	Craig Nugara	Tim Schroeder
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Promoted to State General Agent

Adam Kiss	Theodore Pappas
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# No Limit To Their Success

It's true! More people are realizing that AMS provides fantastic and endless opportunities. Below, some of our newest MGAs share their stories, tips for success, and feelings on how AMS got them to where they are now.



Wes Elder  
The Steve Friedlander Agency  
Promoted December 2005

"You must have a commitment to the people, the Company, and the products. The most important thing in our industry is good service, and we should approach every day with that in mind. It is crucial to do exactly what you say you will and go see the people. That's what it is all about!"



David Faraway  
The Rick Altig Agency  
Promoted December 2005

"AMS is an amazing opportunity that really gives you room to grow. There is no cap to how successful you can be — just do your best because only you can hold you back. As long as you stay persistent and constantly try to improve yourself, this system gives you the chance to rise to the top."



Jim Read  
The Altig-Taboulay Agency  
Promoted December 2005

"Be willing to learn. Always remember that your Managers have been where you are now, and you should listen to their advice and suggestions. Don't be afraid to ask questions, because no one knows everything. It's when we keep open minds and work together that we truly succeed."



Nicole Winn  
The Altig-Orlovic Agency  
Promoted December 2005

"Stick with it! There will be difficult weeks, but they pass quickly. Just don't quit, and remember to keep your spirits up. A positive attitude will get you everywhere, especially when you couple it with hard work and persistence. Your activity and attitude are **always** under your control."



Philip Anderson  
The Rick Altig Agency  
Promoted January 2006

"Confidence is a key element to success. You should truly believe that you are capable of achievement. Keep a strong work ethic as well and put 100 percent effort into everything. And finally, have fun with your job. Our Company gives us the opportunity to really enjoy what we do."



Preston Foster  
The Mark Hancock Agency  
Promoted January 2006

"The only way I can describe AMS is 'awesome.' This system enables people to feel the value of the work they put in every day. You benefit from your own actions and your own hard work. Normal promotions do not work like this at all. You really get to make your own success with AIL."



Liza Garcia  
The Eric Neal Agency  
Promoted January 2006

"The hierarchy is designed to make each Agency great. Everyone is doing their part to not only benefit themselves, but to benefit one another as well. It gives everyone the incentive to work even harder. The AMS system really provides a fantastic opportunity for everyone to succeed."



Salvatore Giacchi  
The Eric Gigliome Agency  
Promoted January 2006

"When I started working with the Gigliome Agency, I was told to focus on five tasks: recruiting, interviewing, training, motivating, and selling. When you are dedicated to achieving at these tasks, success comes easily. Be persistent, and do not quit on yourself!"



Paul Mahoney  
The Bill Heath Agency  
Promoted January 2006

"The trick is to be very goal-oriented. You need to be able to not only make goals but follow through on them as well. The drive to complete your goals will give you the diligence, motivation, and ambition needed to stick with it and be a success at everything else you do."



Majjargal Sukhbaatar  
The Gleb Ostrovsky Agency  
Promoted January 2006

"Be strong! When you first start, the first two or three months will be the most difficult, but stick with it. You will find that if you listen to your Managers and put a lot of dedication into your business, it will become easier. With time and dedication, you will be a huge success."



Moswen Taylor  
The Mark Hancock Agency  
Promoted January 2006

"I have never seen anything like the AMS system — people only dream of being able to succeed this quickly. It is overwhelming. I owe a lot to the support of everyone at my Agency, especially Patrice, John, and Mark, because they have encouraged me to do my best and succeed."

## Congratulations!

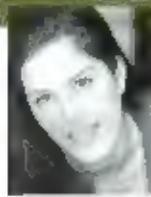
## Individual Producers



1. Max Quasem  
Los Angeles, CA



2. Sebastian Kazek  
Tampa, FL



3. Annjel Faucheux  
Metairie, LA



4. Al Sorisho  
Concord, CA



5. Timothy Cruise  
Woodridge, IL



6. Alex Bluhm  
Concord, CA



7. Carla Miller  
Omaha, NE



8. Jesse Wise  
Harrisburg, PA



9. Randolph Souliers  
St. Johns, NL



10. Steven Stensrud  
Calgary, AB

## Individual Producers

All Time Record to Beat

Month: \$62,536 Net ALP Zachary Hart

### February Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Max Quasem	\$24,359		84.4	Earnest Loveless	David Cohen
2. Sebastian Kazek	21,232		69.3	Joseph Moore	Tom Williams
3. Annjel Faucheux	20,190	96		Brian Schreiter	Marc Rosen
4. Al Sorisho	19,509		69.6	Omar Hashimi	Jatoft-Foti
5. Timothy Cruise	17,785		74.7		Bob Olson
6. Alex Bluhm	17,585		69.5	Roger Johnson	Jatoft-Foti
7. Carla Miller	17,583		78.9		John Akers
8. Jesse Wise	17,514	85		Matthew Hogan	Oldham-Hadayia
9. Randolph Souliers	16,830		85.2	Randolph Souliers	Rick Altig
10. Steven Stensrud	16,570	94		John McGrath	Rick Altig
11. Joseph Nosse	16,069		93.6	Mathew Hart	Surace-Smith
12. Gerardo Grado	16,050	97		Cheryl Foti	Jatoft-Foti
13. Rudi Camenzind	15,598		94.1	Earnest Loveless	David Cohen
14. Joanna Chinguist	15,561	100		Jeff Churchfield	Altig-Deley
15. Lance Brown	15,535		83.1		David Zaphin
16. Alan Rosen	15,162	100			Oldham-Hadayia
17. Steven Edgell	14,909	97		Phillip LaCross	Altig-Orlovic
18. Matthew Herrera	14,695	98		Joshua Goodman	Bill Jennings
19. David Thornton	14,650		90.6	Earnest Loveless	David Cohen
20. Warren Patton	14,617	97		Cheryl Foti	Jatoft-Foti

\* Percentage of Net to Gross

All Time Record to Beat

YTD: \$278,449 Net ALP Zachary Hart

### YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Max Quasem	\$46,075		84.4	Earnest Loveless	David Cohen
2. Carla Miller	39,007		78.9		John Akers
3. Jesse Wise	35,210	85		Matthew Hogan	Oldham-Hadayia
4. Joseph Moore	34,463		75.2	Joseph Moore	Tom Williams
5. Garret Kun	33,694	93		Robert Smith	Oldham-Hadayia
6. Steven Stensrud	32,773	94		John McGrath	Rick Altig
7. Sebastian Kazek	31,396		69.3	Joseph Moore	Tom Williams
8. Tasha Tucker	30,664		71.7	LaTonya Tucker	Bob Olson
9. Timothy Cruise	29,281		74.7		Bob Olson
10. Anthony Mutter	28,873	83		Nathan Snider	Altig-Orlovic
11. Matthew Herrera	28,816	98		Joshua Goodman	Bill Jennings
12. Al Sorisho	28,292		69.6	Omar Hashimi	Jatoft-Foti
13. Donald Orban	27,538		82.0	Donald Orban	Scott Latta
14. Alfred Brenner	27,219		74.9	Cheryl Foti	Jatoft-Foti
15. Pablo Pirela	26,661		75.8		Bob Olson
16. Annjel Faucheux	26,648	96		Brian Schreiter	Marc Rosen
17. Jimzhou Zhao	26,560		85.3	Ryan Stenglein	Rick Altig
18. Lance Brown	26,376		83.1		David Zaphin
19. Bradley Ellison	25,482	92		Sonny Gurney	Paul Rumbue
20. Curt Snow	25,466		79.6	Curt Snow	Jatoft-Foti

\* Percentage of Net to Gross

# Happy Anniversary!

## Thanks for all you do. Congratulations!

25 Years of Service

Leonard Franks

24 Years of Service

Gary Bleier

23 Years of Service

Malka Arony

20 Years of Service

William Verbeten

16 Years of Service

Brenda DiSomma  
Kenneth Madden

15 Years of Service

Roger Fung  
Kelly McDonald

10 Years of Service

Steven Engrav  
Eric Tuttobene

9 Years of Service

David Brister  
Eric Nichols  
Robert Olson  
Matthew Wood

8 Years of Service

Randy Stockley

7 Years of Service

Robert Dailey

6 Years of Service

Maurice Davies  
Rob Hay  
Earnest Loveless

5 Years of Service

Jean Brinkmann  
Loren Cardwell  
Scott Florin  
Rebecca Klebsch  
Roger Rovekamp  
Krista Thieme  
Benjamin VanFossen  
John Wilkinson

4 Years of Service

Steven Brooks  
Frances Christie  
Bret Fels  
John McGrath  
Russell Morris  
Herivelto Pereira  
Drew Pirson  
Brenda Swecker

3 Years of Service

Philip Anderson  
Rachel Arenas  
Michael Bromberg  
Melic Fadel

3 Years of Service Cont.

Omar Hashimi  
Adam Herman  
Adam Kahn  
Edward Kirschenbaum  
James Larkin  
Laticia Makle  
Brett Neal  
Stephen Perotti  
David Solomonov  
Ronald Trombetta

2 Years of Service

Mitchell Duplantis  
Clayton Frost  
Carl Ignatius  
Carlton Lear  
Charles McGrane  
Karl Schuckert  
Gary Silberman  
Glenn Snowden  
Nicholas Soboleski  
Joann Stewart  
Iryna Sushkova  
Elizbeth Teller  
Hovhannes Termartirosian  
Michael Zorn

1 Year of Service

Michael Adeshewo  
Russell Barnes  
Corey Carbon  
Marco Chow

1 Year of Service Cont.

Jeremy Crow  
Charles Deppert  
Tony Fox  
Philip Grant  
James Isip  
Peter Kang  
Samuel Keys  
Joshua Lieberman  
David Lisowski  
Orlee Lissauer  
Amber Madaris  
Felili Maiava  
Clayton Menezes  
Jerome Ninelist  
Karla Postma  
Lisa Rosa  
Rickie Sasser  
Andrew Shold  
Caleb Smith  
Randy Smith  
Matthew Smith  
Michael Stephens  
James Taylor  
Ewa Tokarz  
Christina Turner  
Nicole Winn  
Andrea Yee

Qualifier	Bonus
Alfred Young	\$4,601.83
Samuel Cohen	\$4,890.52
Scott Keeney	\$3,306.44
Tim Gingsel	\$2,981.31
David Goodman	\$2,796.88
Christopher Stephens	\$2,535.89
Matthew Melhorn	\$2,471.58
David Hartsman	\$2,460.37
Barbel Arenas	\$2,246.81
Hal Herman	\$2,122.83
Jeffrey Churchfield	\$2,120.56
Ryan Smeplein	\$2,020.90
Matthew Hogan	\$1,943.84
Phillip LaCross	\$1,938.28
Serhan Johannsson	\$1,928.80
Catherine Clarke	\$1,869.83
David Adelman	\$1,854.23
Thomas VanOsdal	\$1,813.38
Majeed Rana	\$1,787.85
Laura Fisher	\$1,749.40
Michael Kolasa	\$1,745.87
John Sulecia	\$1,742.10
Stephen Maloney	\$1,700.85
Joshua Gooden	\$1,681.46
Randy Teysler	\$1,629.43
Paulo Rosa	\$1,618.34
Alan Silverman	\$1,613.27
Joshua Biehl	\$1,574.85
Beds Kilani	\$1,574.86
Edward Iven	\$1,566.95
James Carlini	\$1,564.66
Cory Adams	\$1,562.72
Ranya McClure	\$1,521.88
Desislava Dimitrova	\$1,504.62
Alex Gralber	\$1,498.30
Sonny Gernsey	\$1,474.72
Rodney Ward	\$1,451.84
Mark Goman	\$1,442.25
Willie Hayden	\$1,441.70
Cathy Thompson	\$1,414.24
Keith Moore	\$1,413.94
Patricia Lee	\$1,413.88
Iqbal Khan	\$1,411.56
Eric Hall	\$1,409.86
Brandon Ieter	\$1,345.30
Robert Hill	\$1,341.73
Jim Bianchi	\$1,324.79
Eddie Dhillon	\$1,309.62
Donald Wald	\$1,234.85

Qualifier	Bonus
Brandon Corlins	\$1,231.90
Bill Taylor	\$1,225.61
Jim McAdams	\$1,225.58
Wlad Basor	\$1,210.78
Gabriel Feldmann	\$1,200.74
Matthew Wolfanger	\$1,170.82
Mark Bleier	\$1,130.23
Kobie Samuels	\$1,095.15
Christopher Clark	\$1,092.85
Timothy Clark	\$1,078.50
Timothy Meyer	\$1,069.77
Patrick Mazerolle	\$1,065.83
Kelly McDonald	\$1,062.79
James Adamita	\$1,051.65
William Childress	\$1,051.83
Terrance Hoarns	\$1,045.51
Eric Oloane	\$1,041.88
David Ilye	\$1,036.89
Elmore Wendell	\$1,022.28
James Nelligan	\$993.69
Nicole Towry	\$976.59
Wes Eider	\$962.24
Cesar Astralaga	\$947.31
Al O'Connor	\$935.17
Jason Young	\$900.52
Alexander Marshall	\$899.06
Diane Carrion	\$867.82
James Cahalin	\$860.42
Ilya Karlas	\$859.83
Joseph Moore	\$844.87
Karl Schockert	\$840.45
Luis Heredia	\$839.46
Andrew Bishop	\$828.71
Vedran Pipinic	\$807.19
Robert Hughes	\$801.47
Lisa Reemer	\$800.89
Elizabeth Michalek	\$799.74
Megan Olson	\$769.30
Liza Garcia	\$741.68
Steven King	\$714.34
Dawn McEwain	\$689.95
Mowens Taylor	\$685.16
Marco Chow	\$675.59
Arthur Greene	\$636.96
Suzanne Harro	\$625.27
Aazzi Webb	\$623.49
Ryan Freund	\$623.46
Alison King	\$622.80
Kevie Barrow	\$621.30

Qualifier	Bonus
Anthony Cannady	\$618.98
Michael Robert	\$615.10
Robert Gerdes	\$609.85
Laura Lefly	\$606.36
Lawrence Hauck	\$605.06
Ibrahim Yazoub	\$599.13
Nicholas Smith	\$598.63
David Solomonov	\$597.70
Patrick Duvay	\$595.24
Ross Even	\$590.74
Matthew Ho	\$584.95
Harpreet Gujral	\$580.94
Brendr Keboe	\$572.64
David Baum	\$569.66
Tony DeRico	\$567.78
Craig Wugara	\$560.80
Cheryl Foti	\$524.19
Isaiaka Roonsaville	\$481.12
Brandon Lewis	\$466.90
Mary Ann Gaelic	\$450.65
Jared Minterich	\$445.32
Earnest Powers	\$444.38
Amir Sedaghat	\$440.01
Bernard Lefevre	\$416.07
Vann Durham	\$416.02
Randy Clark	\$413.32
Michael Havarette	\$409.20
Phillip Humbel	\$402.88
Alla Alexander	\$402.70
Edward Dietrich	\$400.34
Troy Plummer	\$400.16
Horace Johnson	\$399.27
Susan OBryon	\$398.98
Krista Thieme	\$397.79
Ryan Bisant	\$395.60
Robert Rowe	\$394.88
Patrick Stenglein	\$393.67
Eugene Williams	\$393.60
Joseph Scygiel	\$391.66
James Taylor	\$390.51
Peter Kang	\$389.20
Cory Adams	\$386.28
James Isip	\$386.11
Timothy Southerton	\$374.68
Nicholas Zangardi	\$358.79
Jason Shaambo	\$262.28
Darren Miller	\$256.45
Wesley Aramuyh	\$252.18
Sidney Hodgskiss	\$249.21

Qualifier	Bonus
Eric Renteria	\$245.65
Michael Mandella	\$235.19
Jennifer Ingmundson	\$233.35
Bonnie Williams	\$231.62
Brian Merryman	\$228.65
Thomas Craig	\$227.90
Ryan Tucker	\$227.63
Tony Motley	\$227.61
Scott Pymms	\$226.80
Dave Ramirez	\$224.97
Martin Banks	\$221.08
Sebastian Kazek	\$220.95
Sue Weiss	\$218.08
Omar Hashimi	\$217.74
Ted Brown	\$214.78
Nilesh Patel	\$212.52
Constance Branch	\$212.18
Arthur Westergren	\$212.15
Anthony Accurso	\$210.25
Patrick Fowler	\$208.96
Daniel Phares	\$207.58
Terrence Thomas	\$207.44
Steven Strong	\$205.74
Saeideh Nesar Ali	\$201.29
Majjargal Sukhbaatar	\$200.37
Matthew MacCannell	\$198.46
Barbara Leuder	\$193.03
Joshua Lieberman	\$190.97
Michael Hanson	\$187.98
LaTonya Tucker	\$186.53
Denise Davidson	\$185.14
Amber Madaris	\$184.04
Frank Gioffre	\$183.32
Curt Snow	\$182.33
Sarah Williams	\$177.87
Travis Moody	\$176.41
Travis Price	\$173.06
Donald Orban	\$171.98
Kristen Jesselyn	\$171.44
Eric Miller	\$169.89
Russell Chang	\$169.31
John Hancock	\$168.51
Tracy Haden	\$167.50
Jan Palmer	\$166.63
David Brister	\$164.89
Balkumar Padmawar	\$161.85
Michael Pope	\$161.55

**Total Bonuses Paid Out**  
**\$168,742.11**

## Supervising Agents



**1. Matthew Melhorn**  
Harrisburg, PA



**2. Ian Gingold**  
Nitro, WV



**3. Alex Grakhov**  
N. Royalton, OH



### February Production

All Time Record to Beat  
Month: \$43,409 1st Yr.

All Time Record to Beat  
Month: \$68,050 Net ALP Mary Ann Gaelic

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Matthew Melhorn	\$29,746	\$31,210		74.0	Robert Smith	Oldham-Hadayia
2. Ian Gingold	25,403	33,007	93		Tim Schroeder	Marc Morton
3. Alex Grakhov	16,446	23,856	90		Steve Surace	Surace-Smith
4. Brandon Corkins	16,147	23,432	90		Arthur Greene	Paul Rumbuc
5. Keith Moore	16,000	20,484	98		Doreen Ryan-Foti	Jatoft-Foti

### YTD Production

All Time Record to Beat  
YTD: \$266,978 1st Yr. Mary Ann Gaelic


All Time Record to Beat  
YTD: \$443,893 Net ALP Mary Ann Gaelic

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Matthew Melhorn	\$55,975	\$66,381		74.0	Robert Smith	Oldham-Hadayia
2. Alex Grakhov	36,121	45,971	90		Steve Surace	Surace-Smith
3. Ian Gingold	31,434	42,907	93		Tim Schroeder	Marc Morton
4. David Baum	31,411	43,680	86		Joshua Goodman	Bill Jennings
5. Wayne Ulrich	26,446	33,670		73.9	Sonny Gurney	Paul Rumbuc


Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## General Agents


**1. Daniel Phares**  
Nitro, WV




**2. Alfred Young**  
Metairie, LA




**3. Travis Moody**  
N. Royalton, OH



**4. Brandon Teter**  
Harrisburg, PA



**5. Mary Ann Gaelic**  
Auckland, NZ



### February Production

All Time Record to Beat  
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat  
Month: \$111,262 Net ALP Eric Neal

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Daniel Phares	\$44,826	\$48,594		73.1	Tim Schroeder	Marc Morton
2. Alfred Young	38,173	44,392	95		Brian Schreiter	Marc Rosen
3. Travis Moody	35,603	38,695	91		Steve Surace	Surace-Smith
4. Brandon Teter	31,400	36,916		72.1	Matthew Hogan	Oldham-Hadayia
5. Mary Ann Gaelic	30,278	46,067		74.3	Lawrence Hauck	Steve Friedlander
6. David Goodman	28,309	36,305	91		Joshua Goodman	Bill Jennings
7. James Cahalin	26,832	26,949	85		Joshua Goodman	Bill Jennings
8. Andrew Limoli	21,639	35,149	95		Hal Herman	Durham Oldham
9. Steven Engrav	20,385	27,358		77.2	Wayne Hendricks	Joe Manone
10. Craig Gundler	20,362	22,880	95		Scott Baker	Steven Jakubczak

### YTD Production

All Time Record to Beat  
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat  
YTD: \$864,620 Net ALP

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Travis Moody	\$66,781	\$75,205	91		Steve Surace	Surace-Smith
* 2. Daniel Phares	61,466	79,971		73.1	Tim Schroeder	Marc Morton
* 3. James Cahalin	59,697	62,705	85		Joshua Goodman	Bill Jennings
* 4. David Goodman	57,429	71,477	91		Joshua Goodman	Bill Jennings
* 5. Alfred Young	55,069	72,340	95		Brian Schreiter	Marc Rosen
6. Brandon Teter	54,798	66,205		72.1	Matthew Hogan	Oldham-Hadayia
7. Samuel Keys	45,369	56,567	94		Jeremy Welch	Slav Bitman
8. Craig Gundler	44,505	48,538	97		Scott Baker	Steven Jakubczak
9. Steven Engrav	43,379	66,771		77.2	Wayne Hendricks	Joe Manone
10. Danielle Holmes	42,953	51,946		69.9	Joshua Goodman	Bill Jennings

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

# 2006 PR SUMMIT - "WHAT A ROUND-UP!"

Our second *PR Summit* was held in Waco in January. The goal of the *Summit* was to educate and share valuable information with our PR Reps in order to ensure their success in the marketplace. Training was led by members of the PR Council, which included Denise Bowyer, Debbie Enstedt, Al Wall, Brenda DiSomma, Chuck Hill, Joe Galusha, Laurie Onasch, Malka Arony, Mark Gagliardi, Rona Pileggi Spano, and Vivian Dwyer.

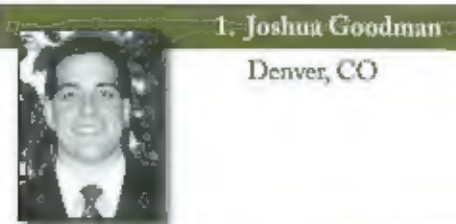
In total, 130 PR Representatives were in attendance for the two day session. Almost 60 new PR Representatives attended an additional day of *Basic Training* which was held the day prior to the *Summit* meeting. Topics such as American Income and National Income involvement in the marketplace, the board presentation, customer service, time management, as well as PR reports and accounting were covered. Overall, the new Reps' favorite part of the day long class was the breakout session where they were coached on their presentations by the PR Council as well as two "volunteers," George Farenthold of New York and Bill Verbeten of Wisconsin. The day ended with a very nice reception at the Hilton Hotel.

The theme for the *Summit* was "blaze a trail to the future." The first day opened with a hilarious slide presentation by Kathy Lockhart, *Director of Public Relations Administration*. The tongue-in-cheek narrative told the story of how a territorial governor, Roger Smith, recruits sheriff Scott Smith, and a gun-toting Denise Bowyer, to bring peace and prosperity to the Old West. The presentation was very amusing, thanks to photographs of AIL management and many of the PR Representatives that Kathy superimposed on images of Old West characters. Judge Debbie Gamble in her long wig will be forever etched in all of our minds. After an opening speech by AIL founder, Bernard Rapoport, the day was spent on labor-related information and PR Rep compensation changes for 2006. The day ended with dinner at the Ridgewood Country Club.

The second, and final day, of the *Summit* was devoted entirely to marketing in non-union markets. . .credit unions, associations, and using *Child Safe* to access working families. With only 40 percent of our business coming from the union market, it becomes inherent to provide as much knowledge and teaching on these other opportunities. It was refreshing to hear veteran PR Reps, having traditionally worked in the labor union market, positively comment on the training sessions and vowing to expand their efforts into these other markets. The *Summit* ended with a traditional Texas barbeque held at the Texas Rangers Hall of Fame, complete with line dancing and the chance to dress up and be photographed in Old West costumes — we are still waiting to see the photos of certain PR gentlemen in saloon girl garb!



## Master General Agents



1. Joshua Goodman

Denver, CO



2. Matthew Hogan

Harrisburg, PA



3. Robert Hughes

Woodridge, IL



4. Wes Elder

Auckland, NZ



5. Cheryl Foti

Concord, CA

### All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

### All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

### February Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$126,906	\$148,808		69.4	Bill Jennings
2. Matthew Hogan	86,017	128,684		70.9	Oldham-Hadaya
3. Robert Hughes	73,287	99,003	82		Bob Olson
4. Wes Elder	64,045	69,981	100		Steve Friedlander
5. Cheryl Foti	53,837	103,204	88		Jatoft-Foti
6. James Isip	51,696	65,779		70.9	David Cohen
7. Brian Schreiter	51,057	53,066	92		Marc Rosen
8. Wayne Hendricks	49,687	76,843		76.8	Joe Manone
9. David Wang	47,462	80,403		71.7	Bob Olson
10. Sonny Gurney	45,720	49,965		75.9	Paul Rumbuc

### All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

### All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$244,938	\$296,710		69.4	Bill Jennings
* 2. Matthew Hogan	157,989	241,215		70.9	Oldham-Hadaya
* 3. Robert Hughes	127,489	173,100	82		Bob Olson
* 4. David Wang	117,154	211,853		71.7	Bob Olson
* 5. Wayne Hendricks	102,814	139,211		76.8	Joe Manone
6. Sonny Gurney	93,141	100,394		75.9	Paul Rumbuc
7. Brian Schreiter	84,907	93,979	92		Marc Rosen
8. Cheryl Foti	82,834	166,471	88		Jatoft-Foti
9. Jeremy Welch	81,716	83,723		68.5	Slav Bitman
10. Scott Sonnenberg	81,193	80,545	84		Geneser-Geneser

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

## Regional General Agents



1. Joshua Goodman

Denver, CO



2. Jim Bianchi

Rochester, NY



3. Dustin Venekamp

Santa Rosa, CA

### February Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$198,840	\$239,870		69.5	Bill Jennings
2. Jim Bianchi	146,864	258,315		72.5	Durhon Oldham
3. Dustin Venekamp	112,593	177,206		71.1	Altig-Orlovic
4. Sonny Gurney	100,895	123,650		75.9	Paul Rumbuc
5. Vlad Basov	97,954	128,229	79		Slav Bitman

### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$396,169	\$474,159		69.5	Bill Jennings
2. Jim Bianchi	296,701	539,976		72.5	Durhon Oldham
3. David Wang	199,424	316,293		70.8	Bob Olson
4. Sonny Gurney	192,878	236,608		75.9	Paul Rumbuc
5. Dustin Venekamp	185,541	301,386		71.1	Altig-Orlovic



# \$Show Me the Money\$

## Retention Bonus\*

Qualifier	SGA	Bonus Amount
Max Quasern	David Cohen	\$5,072.39
Randolph Souliers	Rick Altig	\$3,739.14
Sebastian Kazek	Tom Williams	\$3,583.39
Carla Miller	John Akers	\$3,340.79
Joseph Nosse	Surace-Smith	\$3,213.86
Al Sorischo	Jatoft-Foti	\$3,121.54
Rudi Camenzind	David Cohen	\$3,119.62
Lance Brown	David Zophin	\$3,107.04
Shashank Hedao	Rick Altig	\$3,029.20
Timothy Cruise	Bob Olson	\$3,023.57

Total Retention Bonus Paid: \$493,450.40 507 Producers Qualified

## MGA Bonus\*

Qualifier	SGA	Bonus Amount
Joshua Goodman	Bill Jennings	\$10,532.19
Matthew Hogan	Oldham-Hadaya	\$8,734.61
Wes Elder	Steve Friedlander	\$6,109.92
Brian Schreiter	Marc Rosen	\$5,883.32
James Isip	David Cohen	\$5,627.84
Samuel Cohen	Oldham-Hadaya	\$5,234.05
Megan Olson	Steve Hartman	\$5,191.26
Tim Schroeder	Marc Morton	\$4,860.59
Eddie Dhillon	Paul Rumbuc	\$4,778.53
Arthur Greene	Paul Rumbuc	\$4,232.69

Total Leadership Bonus Paid: \$236,299.88 108 Managers Qualified

## PR Bonus\*

Qualifier	SGA	Bonus Amount
Kelvin Muggerridge	Steve Friedlander	\$4,819.50
Kenneth Altizer	Marc Morton	\$1,418.50
Malka Arony	Steve Hartman	\$1,360.10
Joe Galusha	Durhon Oldham	\$935.05
Mark Gagliardi	Jatoft-Foti	\$843.50
Holly Dichiaro	Bill Jennings	\$817.50
Tracy Smith	Oldham Hadaya	\$678.00
Rona Pileggi Spano	Bob Olson	\$673.90
Barbara Knight	Scott Latta	\$660.00
Erica Anderson	David Zophin	\$652.00

Total PR Bonus Paid: \$25,006.60 101 PR Reps Qualified

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

# Watch Us Grow!



"I believe if you are at the right place at the right time anyone has the opportunity to become a significant part of this historic growth strategy."

At American Income and National Income, we don't waste any time. In the spirit of thinking big, many of our SGAs have expansion efforts in the works. Listed below are some of the new satellite Agency Office openings our SGAs and their Agencies have completed through the month of February. Take a look! This is exciting because it brings the American Income and National Income names into new hometown communities across the country.



"Forgetting what is behind and straining for what is ahead, we press on toward the goal to win the prize for which we have been called. Basically, new offices equal increased production."

**The Rick Altig Agency**  
Rick and his team opened three offices in February.  
Provo, Utah

MGA: Elizabeth Michalek and Anthony Mutter

St. Paul, Minnesota

MGAs: Max Snow and Brian Lulloff

Windsor, Ontario

MGAs: Ryan Bisanz



"This new Child Safe division gave us the opportunity to do something new. It gave us the opportunity to think big and think outside of the box."

**The Eric Giglione Agency**  
Eric and his team opened a new office in Southern New Jersey.

Sicklerville, New Jersey

MGA: David Brister and David Ackerman



"This new office is in a very remote region. The people of Cape Breton weren't aware of us, but now they are. Our production has doubled and our recruiting has tripled."

**The Bob Olson Agency**  
Bob and his team opened a new Child Safe division in February.

Hillside, Illinois

**The Imran Satti Agency**  
Imran and his team opened a second office in the Nova Scotia area.

Cape Breton, Nova Scotia

Congratulations on making this opportunity a reality! We wish you all luck in expanding your business in the communities you are now serving!

**FEBRUARY CATEGORY I**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Rick Altig		71.3	\$643,069	\$650,000	99	\$1,138,510

**FEBRUARY CATEGORY II**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Oldham-Hadayia		68.9	\$205,498	\$125,500	164	\$295,490
Paul Rumbuc		73.7	197,102	138,500	142	288,302
Attig-Orlovic		68.5	153,387	121,250	127	235,927
Marc Morton		71.0	115,752	112,500	103	167,539
Attig-Traboulay	80		104,319	104,000	100	170,939

**FEBRUARY CATEGORY III**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Jennings		69.1	\$197,326	\$93,000	212	\$243,938
Surace-Smith	95		168,958	97,500	173	285,886
Steve Friedlander		73.2	120,771	80,000	151	178,888
Imran Satti		68.6	122,744	86,500	142	163,160
Tyrone Conard		70.2	102,719	91,000	113	143,693
Steve Greer		71.9	92,403	92,500	100	121,946

**FEBRUARY CATEGORY IV**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		69.7	\$60,745	\$43,500	140	\$101,562
Mark Hancock		69.8	72,449	65,000	111	126,050
Marc Rosen	90		53,484	52,000	103	78,701

**FEBRUARY CATEGORY V**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez	85		\$60,565	\$28,000	216	\$70,395
Steve Jakubczak		70.4	51,472	37,000	139	63,384
DeMaria Cooper	85		30,695	27,750	111	36,671

**YTD CATEGORY I**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Rick Altig		71.3	\$1,014,692	\$1,300,000		\$1,905,454

**YTD CATEGORY II**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Oldham-Hadayia		68.9	\$371,420	\$251,000	148	\$550,980
Paul Rumbuc		73.7	350,304	277,000	126	524,534
Attig-Orlovic		68.5	263,607	242,500	109	409,970

**YTD CATEGORY III**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Jennings		69.1	\$384,372	\$186,000	207	\$472,438
Surace-Smith	95		312,372	195,000	160	514,814
Imran Satti		68.6	232,960	173,000	135	306,505
Steve Hartman		71.8	144,536	134,000	108	253,739

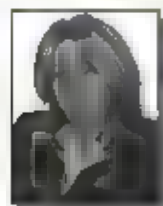
**YTD CATEGORY IV**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		69.7	\$105,186	\$87,000	121	\$181,793

**YTD CATEGORY V**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez	85		\$104,184	\$56,000	186	\$119,055
Steve Jakubczak		70.4	106,590	74,000	144	125,007

PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A



Brenda DiSomma  
Edison, NJ



Malka Arony  
Phoenix, AZ

Category B



Kelvin Muggeridge  
Auckland, NZ



Brenda Swecker  
Canonsburg, PA

Category C



Kenneth Altizer  
Nitro, WV



Renee Flannery  
N Royalton, OH

February Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	10,936	Rick Altig
2. Malka Arony	6,287	HO CA/Hartman
3. James Tasker	3,767	Durton Oldham

All Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Brenda DiSomma	2,465	Eric Giglione
2. Malka Arony	2,091	HO CA/Hartman
3. Mark Caghardi	1,568	Jatoft-Foti
4. Susan Gilbert	1,378	Bob Olson
5. Leo VanDenBussche	1,333	Rick Altig

Category B	No. Cards	SGA
1. Kelvin Muggeridge	2,513	Steve Friedlander
2. Brenda Swecker	1,898	Chris La Fond
3. Irene Rurycz	1,681	Surace-Smith
4. C.J. Briggie	1,555	Steve Hartman
5. Vivian Dwyer	1,188	Altig-Hay/Batman

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Kenneth Altizer	8	Marc Morton
1. Renee Flannery	8	Surace-Smith
2. Erica Anderson	7	David Zophun
3. Susan Fuldauer	6	Mark Hancock
4. Richard Case	5	Surace-Smith

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	12,952	Rick Altig
*2. Malka Arony	9,264	HO CA/Hartman
3. Charles Hill	4,802	Jatoft-Foti

All Time PR Card Production Record
YTD: 61,879 cards Debra Bowyer

Category A	No. Cards	SGA
*1. Susan Gilbert	3,133	Bob Olson
*2. Rona Pileggi Spano	2,868	Bob Olson
3. Brenda DiSomma	2,528	Eric Giglione
4. Frances Christie	2,523	Rick Altig
5. Timothy Parr	2,518	Paul Rumbac

Category B	No. Cards	SGA
*1. Kelvin Muggeridge	2,655	Steve Friedlander
*2. C.J. Briggie	2,429	Steve Hartman
3. Brenda Swecker	2,139	Chris La Fond
4. Irene Rurycz	1,793	Surace-Smith
5. Susan Cooksey	1,757	Tyrone Conard

All Time PR Group Production Record
YTD: 116 groups Richard Case

Category C	Groups	SGA
1. Patti Morgan	20	Marc Rosen
2. Kenneth Altizer	14	Marc Morton
3. Billy Sauers	12	Tom Williams
3. Richard Case	9	Surace-Smith
3. Renee Flannery	9	Surace-Smith

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.



FROM THE DESK OF

**Rob Falvo**

*Vice President  
Field Operations*

## Recruiting for Ownership

It is an exciting time at American Income and National Income — time I know will be marked by incredible production growth. How can I be so confident? Because I believe that great companies are not made up of products, recruiting systems, lead generation systems, and training programs. They are made up of great people, who in turn make those systems perform at high levels.

In my travels, I get to experience first-hand the goals and dreams of our field force. Individually and collectively I find you have taken to heart the company motto “*just think big.*” That leads me to the title of this article, “*Recruiting for Ownership.*”

To accomplish anything big that will add meaning to your life will require the help of other people. You cannot do it alone. If you have an Agency building contract at any level, it all starts with you. Ask yourself, am I directly coding two people a month to guarantee the growth of my Agency? If not, why?

I find that the main reason most people are not recruiting at an extremely high level is because they are not passionate enough about their goals and dreams. Are your goals and dreams big enough to get passionate about?

We want to help you — yes, you — open and take ownership of new offices where you want to open

them. Start by asking your SGA where they need more offices. Let them know where you would like to be, and work together to achieve common goals.

I know to some of you, opening an office and taking ownership of your opportunity may seem like a mountain looming in front of you where the top seems like it would take too much effort to achieve. You might be right. However, we need mountains in our lives. Life should not be flat and routine. We need high mountains that take us to great heights and give us an experience that stays with us long after we have come down from that mountain. Nowadays, we are inclined to settle for small hills now and then because it takes too long and is too much work to climb a mountain.

We, as leaders, have a tremendous opportunity to succeed by better engaging our key people and motivating them through ongoing dialogue, clear communication, and a shared investment in helping their careers move forward. In that spirit, please feel free to e-mail me at [rfalvo@ailife.com](mailto:rfalvo@ailife.com) (remember to cc: your SGA) with where you would like to open an office — today, tomorrow, or someday. I would love to hear from you.

***Always remember: Fortune Favors the Bold!***



FROM THE DESK OF

**Scott Smith**

*Executive Vice President  
American Income Life*

## You Have a Hard Job!

Deal with it. There, I said it.

If you have heard me speak at one of your Agency meetings or at the *Leadership Development School*, you have probably heard me tell the story from years ago when I went looking for an easy job where I could make lots of money. I searched high and low. I found some easy jobs, but they didn't pay a lot. I found some high paying jobs, but they didn't seem too easy. I even found a couple of opportunities that seemed like they would be quite difficult but actually didn't pay much — the worst of all combinations. Basically, a choice needed to be made, and if I was to make some serious money, a hard job was a must.

All of you made that choice as well, and I know you have difficult jobs. The reason I know this is because you have a high-income opportunity at American Income and National Income. No one will ever call you on Tuesday and say you must stop producing because it is looking like you may be heading for too large an advance check on Friday. You are not limited to a salary. You chose an environment where you will be paid on your contributions, personal production, and overrides on those looking to you for training and leadership.

With American Income and National Income, you are in the right place at the right time. The theme of this month's *Spotlight* is a real benchmark at AIL and NILICO. You have read about the new era and our ambitious plans to significantly grow our Public Relations team — double the size of your Agency's PR Team, provide assistance in leadership to the newer SGAs, and assign mentors to the new hires. Not only will this provide the foundation of increased

lead growth in new markets for your Agency, but it marks a special sharing of resources by the SGA body and the Company alike. While we often focus on those Agencies or new hires who receive the assignment of a talented director or an experienced mentor, let's not forget the SGA and the Agency who have generously allowed their talented team members to help other offices gain from their wisdom. That's real teamwork!

Twenty-five years ago, only a few leads were generated for the sales force. As the lead program became more refined and we ultimately positioned ourselves to average over 900,000 leads as a Company for the past several years, many people took advantage of this growth, and those people made a lot of money. This makes your timing perfect because we are going to start generating some incredible lead increases, which means increased Agent counts, more production, and more leadership opportunities. The *Best Performers Practices Presentation Manual (AC-58)* has been distributed to your office, which will help with this new lead generation by training you on how to sell to non-union leads. This is just one of the ways we plan to help every Agency grow.

Together, we have some great opportunities in front of us. Laying the foundation in the first fifty years did not come easy for the leaders of your Company, and it will not be easy for us either. But the opportunity for financial prosperity has never been brighter.

It's a tough job. Deal with it. Be a part of something special. You are in the right place at the right time

Scottsdale, Arizona

Southwest Style



THE *Fairmont*  
SCOTTSDALE PRINCESS

May 17-20, 2007

# Public Relations Bonus

## Qualifiers

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Kelvin Muggeridge	\$4,819.50
Kenneth Altizer	\$1,418.50
Malka Arony	\$1,360.10
Joe Galusha	\$935.05
Mark Gagliardi	\$843.50
Holly Dichiaro	\$817.50
Tracy Smith	\$678.00
Rona Pellegrini Spano	\$677.00
Barbara Knight	\$660.00
Erica Anderson	\$652.00
Marilyn Kohlbase	\$624.00
Al Wall	\$562.00
Irene Rurycz	\$553.00
Giovanna Dubinsky	\$534.00
Cassandra Robinson	\$500.00
Jerry Hartnett	\$481.00
Timothy Gray	\$456.00
Laura Mackin	\$446.40
Larry Lozano	\$433.30
Harley Bryan	\$427.00
Brenda DiSomma	\$393.45
Charles Hill	\$381.85
William Sauers	\$362.50
Matthew Studdler	\$350.00
Leon Gernon	\$310.00
George Farenthold	\$276.78
Gabriela Berloni	\$253.50
Bonnie Flannery	\$237.00
Mary Ellen Dahl	\$231.00
Erica Dalger	\$228.15
Robin Andrade	\$221.50
Bill Verbeten	\$219.00
Brenda Swecker	\$215.75
Laurie Onasch	\$206.50
Vivian Dwyer	\$188.00
Karen Kuschak	\$165.00
Ulysse Williams	\$159.00
Susan Fuldauer	\$124.00
William Slocum	\$120.00
Timothy Farr	\$115.50
Miss Ann Clark	\$113.00

# Total

# \$25,006.60



# MGA Bonus

## February Bonus Qualifiers

Joshua Goodman	\$10,532.19	Tim McAdams	\$2,230.35	Rebecca Klebsch	\$1,007.89
Matthew Hogan	\$8,734.61	Cathy Thompson	\$2,178.75	Amir Sedaghat	\$980.51
Wes Elder	\$6,109.92	Mathew Hart	\$2,143.05	James Taylor	\$976.27
Brian Schreiter	\$5,883.32	Steven King	\$2,125.88	Luis Heredia	\$944.25
James Isip	\$5,627.84	Jeremy Welch	\$2,095.42	Justin Smith	\$898.69
Samuel Cohen	\$5,234.05	Earnest Loveless	\$2,092.80	Kevin Barrow	\$873.71
Megan Olson	\$5,191.26	Alex Roland	\$2,091.65	Anthony Cannady	\$870.44
Tim Schroeder	\$4,860.59	Bill Hayer	\$2,086.46	Roger Fung	\$854.62
Eddie Dhillon	\$4,778.53	David Garrett	\$2,073.77	Laura Luthy	\$852.69
Arthur Greene	\$4,232.69	Godley Varghese	\$2,068.15	Michael Nelson	\$852.32
David Wang	\$4,132.52	Omar Hashimi	\$2,038.40	Anthony Accurso	\$788.44
Rodney Ward	\$3,960.14	Russell Chang	\$2,033.77	Richard Harbour	\$755.41
Robert Smith	\$3,844.17	Michael Kolasa	\$2,014.47	Saeideh Nesar Ali	\$754.85
Ryan Stenglein	\$3,748.07	Martin Banks	\$2,002.14	Krista Thieme	\$745.86
Aaron Webb	\$3,690.30	Elaina Bosco	\$1,974.56	John Hancock	\$729.64
Vlad Basov	\$3,525.08	Majjergal Sukhbaatar	\$1,926.36	Scott Baker	\$663.32
Jason Mollo	\$3,500.96	Elizabeth Michalek	\$1,872.79	Bonnie Williams	\$651.44
Christopher Stephens	\$3,452.34	Michael Robert	\$1,840.77	Matthew Willrodt	\$605.60
Cheryl Foti	\$3,278.29	David Solomonov	\$1,832.03	Patrick Fowler	\$587.75
Jason Young	\$3,217.82	Tony Morley	\$1,740.65	Michael Hanson	\$528.70
Robert Hughes	\$3,165.13	Donald Wold	\$1,692.51	Samuel Lasala	\$514.24
Lawrence Hauck	\$3,057.10	Mark Gorman	\$1,686.24	Sarah Williams	\$500.54
Harpreet Gujral	\$3,056.02	LaTonya Tucker	\$1,663.36	Patrick Coughlin	\$484.12
Randy Teysster	\$3,035.33	Zachary Hart	\$1,652.77	Donald Orhan	\$483.71
Robert Dunn	\$2,821.03	Tod Brown	\$1,628.63	Jon Hauc	\$477.82
Scott Rehberg	\$2,819.71	Micah Cohen	\$1,522.64	Melanie Cohen	\$353.11
Liza Garcia	\$2,781.28	Mark Bleier	\$1,516.63	Corey Friesen	\$268.52
Doreen Ryan-Foti	\$2,769.04	Curt Snow	\$1,509.62	Michael Bromberg	\$251.74
Sonny Gurney	\$2,679.06	John Bulecz	\$1,507.58		
Paulo Rosa	\$2,490.82	Michael Laramie	\$1,422.03		
Susanne Munro	\$2,490.70	Christopher Clark	\$1,249.46		
John McGrath	\$2,485.51	David Farnway	\$1,219.47		
Willie Hayden	\$2,391.12	Dorian Oldham	\$1,128.07		
Maxine Moody	\$2,378.15	Matthew Ho	\$1,096.78		
AJ O'Connor	\$2,359.40	Keris Frain	\$1,088.86		
Karl Schuckert	\$2,358.12	Preston Foster	\$1,073.70		
Rachel Arenas	\$2,344.31	Timothy Southerton	\$1,053.80		
Wayne Hendricks	\$2,269.62	Vann Durham	\$1,040.04		
Leslie Taylor	\$2,255.61	Allen Jennings	\$1,023.91		
Diane Carrion	\$2,252.16	Alexander Marshall	\$1,011.45		

**Total**     **\$236,299.88**

# Retention Bonus

QUALIFIER	BONUS*
Max Quasem	\$5,072.39
Randolph Souliers	\$3,739.14
Sebastian Kazek	\$3,583.39
Carla Miller	\$3,348.79
Joseph Nosse	\$3,213.86
Al Soisio	\$3,121.54
Rudi Camenzind	\$3,119.62
Lance Brown	\$3,107.03
Shashank Hedrao	\$3,029.20
Timothy Cruise	\$3,023.57
David Thouton	\$2,930.44
Alex Brubio	\$2,813.61
Jinzhou Zhao	\$2,763.36
Aunjel Faucheux	\$2,624.70
Amanda Nathoo	\$2,609.13
Jonathan Wilson	\$2,500.83
Jesse Wisco	\$2,476.53
Ed Olfert	\$2,471.51
Alfred Bremner	\$2,469.97
Steven Stensrud	\$2,461.89
Amir Sedaghat	\$2,409.21
William Jaquay	\$2,396.16
Robert Rowe	\$2,301.43
Karl White	\$2,294.03
Maria Esposito	\$2,291.05
Donald Orban	\$2,263.09
Jean Brinkmann	\$2,233.80
Julie Aprahamian	\$2,230.05
Daniel Potllecchio	\$2,217.04
Tony Fox	\$2,212.75
Karen McQuoid	\$2,210.02
Rize Gonzalez	\$2,217.30
Byron Paz	\$2,215.34
Ronald VanWoerk	\$2,213.77
Shane Bowen	\$2,189.19
Tim Riley	\$2,166.65
Brian Morse	\$2,152.12
Robert Urelich	\$2,148.60
Curt Snow	\$2,137.80
Alan Rosen	\$2,124.47
Joanna Chiquist	\$2,120.56
David Jackson	\$2,118.33
James Schneider	\$2,092.77
Gary Engray	\$2,082.78
Kelth Campbell	\$2,073.24
Alan Silverman	\$2,071.37
Victor Quimson	\$2,058.15
Yevgeniy Kashkin	\$2,027.38
Matthew Herrera	\$2,023.37
Tara Shuler	\$1,943.84
Steven Edgall	\$1,938.38
Jeff DeBlak	\$1,933.03
Angelos Ordas	\$1,930.65
Farhod Shamsiyev	\$1,928.00
Ray Sharples	\$1,922.84
Paul Moy	\$1,897.54
Pablo Pifra	\$1,874.34
Tasha Tucker	\$1,873.50
Alexander McCashty	\$1,869.83
Eric Labossiere	\$1,865.10
Stephanie Noah	\$1,850.30
Tara Soderman	\$1,839.23
Donaki Strynadka	\$1,805.49
Larry Maltz	\$1,797.72
Shiwa Hollingsworth	\$1,787.32
Sylvia Freeman	\$1,786.43
Kevin MacKinnon	\$1,771.56
Earle Harris	\$1,754.11
Sabrina Lloyd	\$1,749.40
Dennis Reiman	\$1,745.87
David Shufelt	\$1,742.10
David Tubbin	\$1,737.26
Michael Perkins	\$1,736.34
Lisa Roemer	\$1,731.25
Benjamin Foti	\$1,722.41
Anthony Mutter	\$1,720.91
Andrea Yee	\$1,704.75
Jesse Zwack	\$1,702.71
Charles Riggs	\$1,698.22
Dean Schmitt	\$1,681.66
Joaquin Santos	\$1,679.23
Marcandre Boudreau	\$1,679.15
Kyle Reid	\$1,667.73
Guy Panno	\$1,665.06
Helen Taylor	\$1,663.74
Laura Fisher	\$1,662.11
Justin Miller	\$1,651.57
Rosalie Zwicker	\$1,645.38

QUALIFIER	BONUS*
Joey Kennedy	\$1,644.74
Scott Florin	\$1,632.65
Jade Barath	\$1,618.34
Gurpreet Thind	\$1,615.25
Henivelto Pereira	\$1,590.93
Susan Remington	\$1,589.89
Russell Morris	\$1,582.63
Jacob Blackburn	\$1,574.85
Hamed Hashimi	\$1,573.36
Kenji Leonard	\$1,566.05
Leavona Davidsons	\$1,564.88
Raphael Rouchereau	\$1,563.30
Scott Remmey	\$1,554.46
Kim Phambuy	\$1,521.68
Joseph Moore	\$1,521.33
Maxime Moody	\$1,496.62
Douglas Baumrecht	\$1,489.83
Rachel Agenes	\$1,477.14
Bradley Ellison	\$1,474.72
Marcus Bautista	\$1,465.80
Stephen DeMarie	\$1,456.89
Samson Adetulosa	\$1,454.25
Nancy Myers	\$1,451.63
Theresa Belajano	\$1,450.66
Garet Kun	\$1,440.30
Matthew Gonzalez	\$1,440.25
Allan Munro	\$1,436.68
Kevin Gamble	\$1,435.89
Angelica DeSantos	\$1,418.62
John Petty	\$1,415.00
Rory Crockford	\$1,411.56
Andrea Jones	\$1,409.86
Maake Kaufusi	\$1,402.34
Rhonda Shaffer	\$1,399.42
Johannes Doornmal	\$1,398.34
John Bulezza	\$1,382.61
Andrew Shold	\$1,379.19
Zulfikar Bhukera	\$1,366.39
Desiree Jones	\$1,361.59
LaTonya Tucker	\$1,350.86
Selena Thammaset	\$1,349.68
Anthony Accurso	\$1,349.52
Bedis Kilani	\$1,348.82
Greg Stewart	\$1,341.73
Tara Aoyagi	\$1,333.86
Simon Arias	\$1,328.66
Dave Ramirez	\$1,327.55
Tony DeRico	\$1,326.91
Adam Fogelman	\$1,316.94
Richard Miller	\$1,310.00
Larry Chick	\$1,309.62
Mark Gorman	\$1,301.32
Marnie Mosley-Myers	\$1,299.19
Thomas Harkins	\$1,298.29
Barbara Bomer	\$1,298.29
Yekaterina Mayants	\$1,293.54
David Solomonov	\$1,293.25
Jeremy Welch	\$1,284.85
Michael Diaz	\$1,284.58
Louis Costa	\$1,270.81
Bert Feldman	\$1,269.71
Ronald Friedlander	\$1,263.89
Yvonne Hernandez	\$1,261.49
Matthew Dahler	\$1,260.08
William Burbank	\$1,251.45
Benjamin VanFossen	\$1,252.05
Leo Soucy	\$1,250.83
Melic Fadel	\$1,241.34
Rebecca Rushnok	\$1,238.95
Lamissi Ali	\$1,238.41
Nishan Amarasuriya	\$1,226.48
Michael Thiel	\$1,221.28
Patricia Harris	\$1,220.45
Dorothy Cosby-Cawthorne	\$1,214.77
Kayla Nelson	\$1,210.78
Adam Kahn	\$1,204.19
Walter Bowser	\$1,200.74
Douglas Zigby	\$1,199.61
Eric Nichols	\$1,194.57
Ronald Marx	\$1,193.85
London Burnett	\$1,192.37
Chenine Ellis-Dias	\$1,190.98
Noah Alkinburgh	\$1,175.87
John Sill	\$1,169.20
Jean-Francois Vezina	\$1,146.86
Joshua Werner	\$1,145.07
Andre Abramovich	\$1,144.22
Ronald Trombetta	\$1,141.99

QUALIFIER	BONUS*
Robert Scholtzel	\$1,130.23
Brian Utter	\$1,115.69
Anna Vucelikova	\$1,101.67
Robert Harris	\$1,095.35
John Collins	\$1,092.95
John DeRosier	\$1,081.91
Ross Ewen	\$1,069.77
Joseph Diecedue	\$1,059.52
Theodore Greer	\$1,058.15
John Franklin	\$1,056.99
Harold Carter	\$1,053.70
Michael Alcom	\$1,053.65
Gabriel Santos	\$1,051.93
Earl Mack	\$1,043.28
Lamine Diakhate	\$1,041.80
Brett Gryski	\$1,036.42
Saeideh Hesar Afz	\$1,035.64
Joseph Coarney	\$1,032.22
Matthew Cano	\$1,027.40
Michael Mandella	\$1,025.54
Stephanie Kelly	\$1,024.48
Maria Diringer	\$1,022.26
George Sturge	\$1,019.60
David Lumbrezat	\$1,005.99
Kathryn Guzik	\$1,003.77
Robert Kanaan	\$1,001.92
Joshua Riehl	\$1,001.64
Sandra Craven	\$998.67
Edward Wilkins	\$978.59
Samantha Chui	\$977.48
Amanda Hetrick	\$971.55
Michael Winans	\$971.88
Eugene Williams	\$962.24
Michael Broker	\$959.10
Thomas Enright	\$948.24
Vincent LaRocca	\$947.33
Stefano LeBrasseur	\$941.84
Kyle Chuang	\$927.97
Raymond Lau	\$925.63
Mark Albert	\$918.66
Hope Horne	\$915.17
Rickie Sasser	\$905.54
Meghan Wright	\$899.06
Lorena Barriere	\$895.08
Charles VanDyke	\$891.31
Brandon Corlins	\$890.36
Michael Naccarato	\$887.11
Thomas Tulowicki	\$885.74
Jennifer Primus	\$882.24
Joseph Ngadi	\$881.62
Susan O'Bryon	\$877.52
Peter Kaplanis	\$872.68
Nicole Bell	\$871.60
Roger Myers	\$868.16
John-Deane Nwafor	\$867.82
Linda Kraszewski	\$867.37
Aaron Tavizon	\$861.72
David Baum	\$860.42
Michael Raskovsky	\$859.33
Balkranjit Dhanoo	\$853.54
Diego Arangopuerta	\$852.32
Cyril DeRosiers	\$850.22
Andrew Limoli	\$848.79
John Agnew	\$847.90
Roosevelt Moses	\$847.45
Kristie Druffel	\$844.07
Crystal Valentine	\$840.47
David Fralick	\$840.45
Jared Mianarich	\$839.77
Alan Yowell	\$839.46
Brian Merryman	\$837.05
Terry Donaldson	\$835.96
Lacey Stooi	\$833.42
David Mathe	\$832.20
Walter Dow	\$830.44
Jennifer Carter	\$830.07
Phyllis Jones	\$828.71
Daniel Beeson	\$825.36
Robert Seeber	\$812.37
James Herrera	\$807.52
Christopher Staulcup	\$807.19
Renee Sturdivant	\$801.47
Sara Geiger	\$800.89
Ryan Puroi	\$800.29
Raymond Lopez	\$787.82
Anastasiya Fedosova	\$776.17
Joseph Szygiel	\$769.10
Al-Karim Walji	\$763.34



# Retention Bonus

QUALIFIER	BONUS*
James Lorkin	\$761.49
Arthur Westergren	\$758.26
Jennifer Ringmundson	\$743.77
Pat Alessi	\$738.57
Ronaki Rivera	\$736.96
Phillip Parisi	\$721.73
Daushei Henderson	\$717.91
Bret Fels	\$715.92
Andrea Barenholtz	\$714.34
Nozman Reitz	\$709.15
Katherine Georgiou	\$700.43
Valerie Franklin	\$699.68
Todd Krentzel	\$699.06
John Wicks	\$697.89
Stanlee Fried	\$694.47
Peter Cranley	\$689.95
Beth Lopez	\$689.34
Susan Schreiber	\$687.81
Roger D'Samore	\$685.16
Elizabeth Marcketta	\$675.59
Michael Pope	\$670.01
Mireille Jallat	\$669.82
Patricia Newell	\$668.07
Brian Buskirk	\$665.00
Ya Chu	\$661.45
Tibor Simon	\$653.61
Lawrence Park	\$650.20
Rigoberto Pedraza	\$647.40
Derek Birch	\$644.45
Frederick Dagosbino	\$642.12
David Goodman	\$639.71
Dwan Redmond	\$637.24
Daniel Arreola	\$636.96
Christopher Cummings	\$636.45
Mathieu Denis-Critchley	\$632.90
Sandi Babcock	\$632.75
Anthony Washington	\$631.75
Brian Alt	\$631.10
Dayle Montgomery	\$631.05
Cynthia Sittig	\$630.44
Dennis Titcombe	\$629.13
Edwin Meruzies	\$627.54
Carolyn Stroman	\$625.64
Alfred Young	\$624.53
Irish Farmer	\$624.36
John Horton	\$623.49
David Lamb	\$623.46
Jamie Bonfiglio	\$622.80
Dennis Doan	\$621.30
Mataya Kesterbaum	\$620.64
Benjamin Thomason	\$619.98
Louise McManus	\$618.98
Beth Snow	\$616.37
Christos Stannias	\$615.10
Tammy Young	\$614.84
Talyana Rostanets	\$611.92
Lovely Johnson	\$609.94
Amorie Bethley	\$609.93
Ike Amazu	\$609.50
Steven Hunter	\$606.35
Timothy Rose	\$605.06
Luis Bagunda	\$603.57
Scott Mellgren	\$603.43
Christopher Kurz	\$601.34
Scott Barnes	\$600.66
Brendan Moore	\$599.13
Lisa Volgt	\$598.63
Jason Moore	\$597.00
Sarah Armstrong	\$595.24
Amelia Brown	\$595.02
Robert Gruber	\$590.74
Mirjana Ivankovic	\$584.95
David Fagoaga	\$584.56
Michael Edelman	\$580.91
Joanne Marks	\$579.60
Oboumou Assa	\$577.28
Jocelyn Sperling	\$575.26
Christopher Jordan	\$572.64
Diane Wharton	\$571.64
Christian Baker	\$569.66
Maurice Scott	\$567.78
Rahim Suleman	\$560.80
James Melligan	\$560.68
Jason Harris	\$514.68
Chad Keeney	\$509.33
Timothy Collier	\$483.28
Asher Lavallee	\$481.57
George Noujaim	\$481.28

QUALIFIER	BONUS*
Adrian Jelleeson	\$477.31
Mark Radier	\$473.59
Keith Cornwell	\$472.83
Donald Bierkan	\$466.90
Innocent Okeke	\$462.38
Jamie Winkler	\$458.09
David Ruggles	\$452.91
Rita Haidinger	\$450.79
Sharon Ward	\$450.63
Stephanie Tafa	\$445.32
Ronald Pearson	\$445.23
Steven Bohne	\$442.00
Christopher McHie	\$440.01
Matthew Daley	\$430.36
Brandon Braum	\$429.27
Richard Flores	\$418.03
Kevin McDiarmid	\$416.07
Kevin Washington	\$416.02
Brendan Lattrell	\$415.47
Pablo Russo	\$415.40
Javier Antezana	\$415.27
Nirca Chuang	\$413.32
Joseph Flynn	\$412.78
Alexander Balish	\$409.20
Christopher Alameria	\$405.65
Matthew Davison	\$404.47
Jennifer Ridgeway	\$404.41
Jack Cummings	\$402.88
Mildred Amadeo	\$402.10
Bhupinder Atwal	\$401.33
Matthew Grana	\$400.34
Iain MacNair	\$400.16
Madge Woodlitzte	\$399.27
Bryan Davidson	\$398.98
Nabil Spahi	\$398.82
John Mulquin	\$397.79
Charlie Warren	\$397.39
Neritan Cjapi	\$396.53
Peter Varley	\$396.31
Andrew Drake	\$395.60
John Curtis Jones	\$395.21
Bradley George	\$394.91
Frederik Moerdyk	\$394.88
Diana Huffman	\$393.95
Johusa Pratscher	\$393.87
Keki Colaavavala	\$393.80
Joel Rappaport	\$392.08
David Healy	\$391.66
Dane Molinaro	\$391.08
Jeremy Rainville	\$390.51
Michael Penny	\$389.20
William Haefs	\$388.56
Christina Ingram	\$386.11
Donald McCrary	\$384.83
Robert McPherson	\$382.81
Almoe Molinaro	\$381.63
Paulo Alexandre	\$381.48
Aaron Hammill	\$381.46
Gabriel Feldmann	\$380.74
Siddharth Patel	\$380.17
Laurel Vickery	\$380.20
Sherri Sackett	\$378.37
Larry Wright	\$373.12
Darcus Branham	\$362.28
William Tesch	\$236.45
Rosa Verde	\$252.38
Troy Tripp	\$251.64
Jordan Juster	\$249.21
Jason Berg	\$245.16
Maurice Velez	\$237.78
Alan Perrin	\$235.95
James Brandle	\$235.80
George Lahamedjian	\$235.19
Kathryn Hutton	\$233.35
Paul Hill	\$231.62
Aimee Capps	\$228.85
John Elkins	\$227.90
Ramon Ronda	\$227.88
Brian Harley	\$227.83
Jacqueline Wilk	\$227.61
Kevin Duffin	\$226.80
Dominick Longbucco	\$225.74
Ryan Custard	\$224.97
Aleaquezno McClurkin	\$221.08
Anthony Murray	\$220.95
Chelsea McKinney	\$219.62
Lorraine Flakes	\$218.36
Margaret Frederick	\$218.08

QUALIFIER	BONUS*
Laura Bounnhaveng	\$217.74
Muhammad Ali	\$216.22
Keonna Logan	\$215.32
Emily Lilly	\$214.78
Thomas Estrella	\$212.52
Travis Finley	\$212.32
Cynthia Mosley	\$212.18
Elizabeth DiBiase	\$212.15
Ryan Clarke	\$210.25
Carlos Reyes	\$209.97
Thomas Brown	\$208.98
John Coley	\$207.58
Kioshi Cody	\$207.44
Ralph Sutter	\$205.74
Angela Whitealicia	\$201.66
Zhejia Wang	\$201.29
Shiranda Williams	\$200.37
Gregory Lees	\$200.23
Jeanette Jones	\$199.47
Wade Steed	\$199.08
Timothy Johnson	\$198.72
William Chang	\$198.46
Erika Balayan	\$195.15
Tony Whitcomb	\$194.60
David Stearns	\$193.60
Matthew Fisher	\$193.03
Jared Kurlichick	\$192.74
Brian Maloney	\$190.97
Nadia Ahmadzai	\$190.30
James Carrington	\$188.58
Ceryll Lee	\$187.98
Deric Hartman	\$187.56
Lee Sikstrom	\$186.90
Nancy Carroll	\$186.51
Joel Brightbill	\$185.14
Ann Robey	\$184.04
Brian Conklin	\$183.32
Marc Hendricks	\$182.13
Matthew Dotson	\$180.53
William Gabel	\$180.08
Mehrnaz Jalali	\$178.51
Justin Davis	\$177.97
Edward Griesel	\$177.07
Brett Pipa	\$176.41
Louis Beaulieu	\$175.92
Betty Ross	\$173.78
Matthew Lauthier	\$173.06
Sean Smith	\$171.98
Debra Kruse	\$171.44
Michael Vasu	\$170.21
Benjamin Eggen	\$169.89
Valerie Stevens	\$169.78
Brad Mullins	\$169.64
Silvio Calderamena	\$169.31
Elizabeth Lopez	\$168.81
Jacob Penner	\$168.51
Samuel Young	\$167.50
Andrea Boutillier	\$166.63
Ian Karr	\$165.13
Ofasoji Salami	\$164.89
Kristopher Menze	\$164.11
Zelina Lewis	\$163.27
Jeffrey Gidlund	\$162.57
Robert Gallegos	\$162.14
Jeffrey Gidlund	\$162.57
Robert Gallegos	\$162.14
Jeffrey Garey	\$162.10
Lanlan Wen	\$161.85
Tonya Parks	\$161.55

**Total Bonus Paid Out**  
**\$493,450.40**